


REMARKS

Further to the Preliminary Amendment of April 12, 1999, the following claims 13-20 are submitted by this second Preliminary Amendment. The claims are submitted to provide different aspects of the international transaction system which is the subject of the instant application. Care has been exercised to avoid the introduction of new matter.

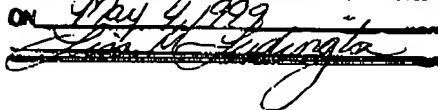
Should the Examiner have any comments, questions or suggestions, or should issues remain, the Examiner is respectfully requested to call the undersigned for prompt resolution.

Respectfully submitted,
LEV INTELLECTUAL PROPERTY CONSULTING


Robert G. Lev
Reg. No. 30,280

Date : May 4, 1999

I HEREBY CERTIFY THAT THIS CORRESPONDENCE IS BEING
TRANSMITTED VIA FACSIMILE TO: COMMISSIONER OF
PATENTS AND TRADEMARKS, WASHINGTON, D.C. 20231.

ON May 4, 1999


B